

Short-term Disability Insurance

Administered by MetLife

PREMIUMS	24 PAY PERIODS	12 PAY PERIODS
Employee	\$0.1675 per \$10 weekly benefit, up to \$1,200	\$0.335 per \$10 weekly benefit, up to \$1,200

To calculate your premium rate, take your annual salary (or, if you are hourly, your hourly rate x 2080 annual hours) and multiply it by 0.7. Divide that number by 52, and that number by 10. Finally, if you are a 24 pay periods employee, multiply by 0.1675. Or, if you are a 12 pay periods employee, multiply by 0.335. The final result is your estimated premium per pay period.

For a full-time employee earning \$16.50/hour on a 24 pay period schedule:

- $\$16.50 \times 2080 \text{ annual hours} = \$34,452.00$ (annual earnings)
- $\$34,452.00 \times 0.7 = \$24,116.40$ (short-term disability benefit)
- $\$24,116.40 \div 52 = \463.78 (weekly benefit)
- $\$463.78 \div 10 = \46.38 (value per \$10)
- $\$46.38 \times 0.1675 = \7.77 (estimated premium per pay period)



In the event of a disability due to an illness or injury that leaves you unable to work, this benefit helps protect your income by providing 70% of your monthly salary, up to a maximum of \$1,200 per week.

- ▶ This plan has a six-month waiting period after your initial enrollment.
- ▶ After the waiting period, in the event of a disability, this plan has a seven-day elimination period. An elimination period is the length of time between the beginning of an injury or illness and when you begin receiving benefit payments.
- ▶ If your period of disability continues for more than 90 days, your premium is waived until you are no longer disabled and can return to work.
- ▶ Short-term disability insurance may be used for recovery after childbirth. The maximum benefit paid for birth is six weeks for a regular delivery, or eight weeks for a cesarean delivery.
- ▶ Short-term disability coordinates with any additional State income you may be receiving, such as worker's compensation or paid family medical leave.
- ▶ It's important to note that you do not have to exhaust your vacation and/or sick leave to before applying for STD benefits, with the exception as noted above.
- ▶ This policy has a provision for a trial return-to-work period. You will not have to restart the 7-day elimination period. For details, see the STD Summary Plan Description at the BHR website listed below.
- ▶ Premiums are paid on an after-tax basis.

Questions? For plan details and additional information on short-term disability, go to <https://bhr.sd.gov/benefits/flexible-benefits/std/>, visit metlife.com/southdakota, or call MetLife at 1.800.GET.MET8 (1.800.438.6388).